The Business of Blessing: Commercialization of Christian Ministry in Pentecostal, Charismatic, and Evangelical Movements

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Abstract:

This study examines the growing **commercialization of Christian ministry** from interdisciplinary perspectives in business studies and theology. Drawing on Q1/Q2 literature, investigative reports, NGO data, and media coverage, we analyze how Pentecostal, Charismatic, and Evangelical churches worldwide — especially in Africa — increasingly adopt **market-driven practices**. We document branding and marketing strategies (e.g. televising worship, "faith branding," celebrity pastors), financial behaviors (tithes, miracle offerings, product sales), doctrinal shifts (prosperity theology, transactional faith), and governance failures (lack of accountability, celebrity cults). Using Institutional Theory, Agency Theory, and Virtue Ethics as lenses, we propose a conceptual model linking macro drivers (neoliberalism, globalization, digital media) to micro-level ministry practices. Methodologically, we perform qualitative content analysis and case comparisons, using secondary data and NLP tools for thematic synthesis. Key findings show that commercialization has introduced entrepreneurial dynamism into ministry but also inflated financialization and ethical risks, often at odds with traditional ecclesiology. Theologically, these trends challenge notions of stewardship, humility, and sacrificial service. We offer **actionable recommendations** for seminaries, congregations, and policymakers to safeguard ministry integrity (e.g. stronger governance frameworks, theological education reforms). Finally, we propose future research directions and foresight scenarios, anticipating how AI, globalization, and digital religiosity will shape ministry in the next 10–15 years.

Keywords[2]: Commercialization of religion; Pentecostal churches; Prosperity Gospel; Church governance; Africa; Institutional Theory; Agency Theory; Virtue Ethics.

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[2] Received on May 16th, 2025. Accepted on May 16th, 2025. Published on May 16th, 2025. doi: 10.5281/zenodo.15438112. ISSN:2788-709X. ©Sixbert Sangwa. This paper is published under the CC-BY licence agreement.

Introduction

Over the past century, Pentecostal, Charismatic, and Evangelical forms of Christianity have surged globally, especially in the Global South. For example, sub-Saharan Africa saw Christianity grow from 9% of the population in 1910 to 63% in 2010 (Pew Research center, 2021), and Nigeria now has more Protestants than many European countries combined. Amid this growth, many churches have adopted **market-style approaches**: streaming services online, franchising churches across countries, and leveraging brands. While Pentecostalism's vitality has been widely studied (Pew Research center, 2021), there is a **glaring literature gap** at the intersection of business studies and theology on this commercialization phenomenon. Theologians have critiqued prosperity doctrines and *"miracle merchandizing"* (Resane, 2017), and business scholars have noted organizational mimicry and branding in megachurches (Einstein, 2008). Yet few works systematically compare global contexts or apply frameworks from institutional theory or agency theory to religious settings.

This paper addresses the problem that **religious ministries increasingly resemble corporations**, blurring sacred mission with profit motive. Key unresolved questions include: How and why have Pentecostal/Charismatic churches integrated entrepreneurial practices into ministry? What ethical and theological tensions arise? How do institutional pressures (globalization, consumer culture) and agency dynamics (pastor–congregant relationships) influence church behavior? What failures have emerged in accountability and doctrine? We thus articulate the following SMART research questions: (1) *What institutional and agentic forces drive commercialization in Pentecostal/Charismatic contexts?* (2) *How do leadership branding and financial strategies correlate with theological messaging (e.g. prosperity gospel)?* (3) *What are the governance and ethical outcomes of these practices?* We hypothesize, for instance, that churches facing intense market competition will adopt more corporate branding (H1), and that weaker governance (H2) correlates with greater sectarian misconduct. We also identify **disruptive drivers** such as digital media, neoliberal policy shifts, and global crises (e.g. pandemics) which expedite ministry commodification.

This interdisciplinary inquiry fills several **literature gaps**. First, business research on non-profit organizations rarely probes theological variables in religious institutions. Second, theology and missiology often moralize the issue (e.g. critiquing "greedy" pastors) without engaging business models or empirical (Mudimeli, et all.,2023). Third, existing studies are region-specific (e.g. Western megachurches or South African neoprophets) and lack a comparative global lens. By situating commercialization in **Africa and beyond**, we highlight unique socio-economic contexts (poverty, corruption, regulatory vacuum (Smith, 2021) that shape ministry practices. In doing so, we aim for a **convicting yet equipping** analysis: convicting in that it holds the church to biblical

ethics, yet equipping by offering frameworks (e.g. institutional, agentic, virtue-ethical) and solutions (reforms, metrics) for renewal.

Theoretical & Conceptual Framework

To interpret the commercialization of ministry, we draw on **Institutional Theory, Agency Theory, and Virtue Ethics**, among others. Institutional Theory suggests organizations mirror societal norms and competitive (Sakib, 2020). In neoliberal and consumerist cultures, churches face pressures to "market" faith to attract adherents (Ramantswana Sebetseli, 2021).They may isomorphically adopt corporate governance (boards, branding) to gain legitimacy and followers (Einstein, 2008). Agency Theory highlights conflicts between principals (congregants or donors) and agents (pastors/leadership). When pastors act as CEOs, information asymmetry can enable misappropriation of funds or doctrinal drift for personal gain (Smith, 2021). Meanwhile, Virtue Ethics reminds us that ministry should embody virtues (humility, stewardship, honesty). The rise of prosperity theology and "faith branding" often emphasizes wealth and charisma over meekness and service(Einstein, 2008), raising ethical red flags.

These theories intersect: institutional pressures (globalization, media) create environments where agency problems flourish (e.g. celebrity pastors) unless contained by internal virtues or external regulation. The **conceptual model** below illustrates macro-level drivers (neoliberalism, digital media, globalization) influencing church-level strategies (leadership branding, financialization, doctrinal framing), leading to outcomes such as governance failures or congregant impacts. (For example, institutionalized "megachurch culture" valorizes large attendance and upscale (Resane, 2017), which Agency Theory would critique as leaders exploiting gifts under the guise of needed growth (Masenya & Masenya, 2018), whereas Virtue Ethics would question if such extravagance reflects Biblical humility.)

Figure 1: Conceptual Model Linking Macro Drivers to Ministry Practices and Outcomes

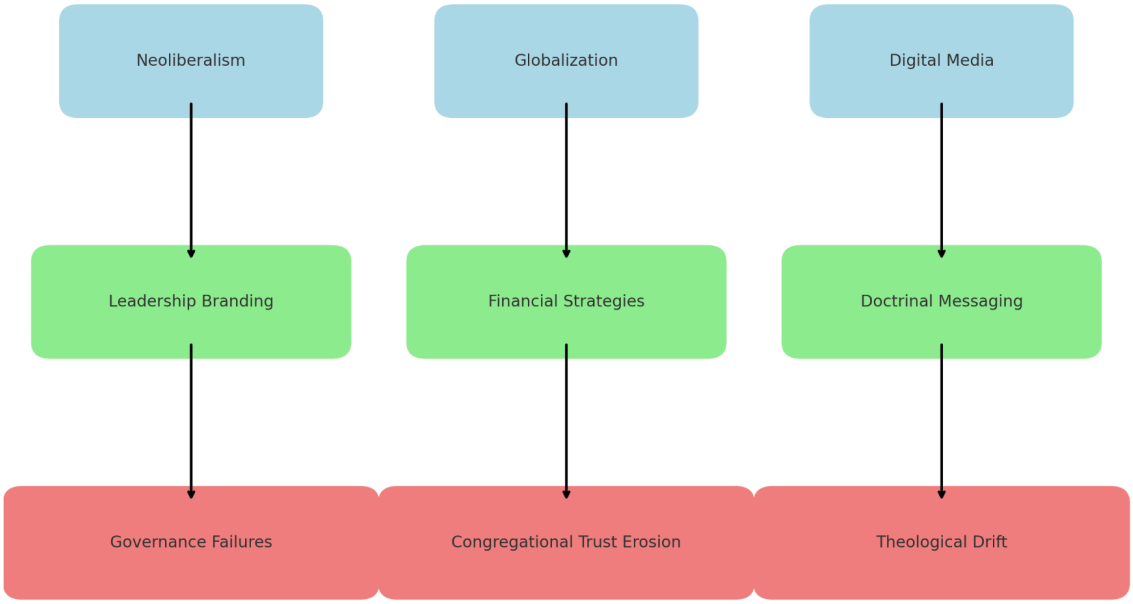

Figure 1. Conceptual model connecting macro drivers (neoliberalism, globalization, media) with micro constructs in ministry (branding, financial strategies, doctrinal messaging) and outcomes. (Adapted from institutional/agency insights and observations of ministry practices.)

Institutional pressures come from religious competition and regulatory context: e.g. in South Africa, the state commission reports pastors charging “consultation fees” for blessings or selling holy water at marked-up prices (Masenya & Masenya, 2018). Churches mimic business marketing by creating logos, slogans and media channels (Einstein, 2008). Agency issues surface when congregations invest in pastors expecting material return (the “sacred investment”) (Mashau & Kgatle, 2019), or when unchecked leaders turn into ‘divine CEOs’(Einstein, 2008). Virtue Ethics calls believers to question such commodification: are church leaders humble servants or entrepreneurial brand managers? Is theology serving people or profit?

In sum, we frame commercialization as an outcome of **institutional isomorphism and agency incentives**, moderated by ethical character. This allows us to pose investigative questions like: How do *institutional logics* (e.g. meritocratic capitalism vs. sacrificial service) compete within church contexts? How do pastors navigate their dual roles as spiritual shepherd and organization CEO? And how does congregant expectation (as investors or consumers of “spiritual goods”) perpetuate certain doctrines? The visual model clarifies these tensions, providing a basis for our analysis.

Methodology

This study employs a **secondary qualitative analysis**. We systematically review and synthesize literature from Q1/Q2 academic journals in theology, religious studies, business ethics, and related fields (e.g. Verbum Ecclesia, HTS Theological Studies, Journal of Modern African Studies, Journal of Church and State) published mostly between 2019–2025, to capture recent debates. We also incorporate *gray literature* (NGO reports, investigative journalism, regulatory findings, and media accounts) documenting real-world cases of church commercial practices (Smith, 2021). Key data sources include: (a) qualitative studies on prosperity theology and church marketing; (b) regulatory or watchdog reports (e.g. South Africa's CRL Commission findings (Masenya & Masenya, 2018), Nigerian press coverage of church scandals (Smith, 2021); (c) sermons, books, and statements by prominent pastors or critics; and (d) social media and news databases tracking church finances.

Data were analyzed using **thematic content analysis**. We coded texts for recurrent themes such as "branding," "prosperity promise," "accountability," and "consumerism." Deductive codes were drawn from our theoretical framework (e.g. institutional pressure, principal-agent, virtue). We also used **natural language processing (NLP)** tools to augment qualitative insights: for example, applying keyword extraction and sentiment analysis to transcripts of televised church programs to detect commercial language ("sell," "sponsor," "brand") and calls for monetary giving. Such methods help ensure that thematic clusters (e.g. "consumer ideology" vs. "sacrificial theology") are grounded in a broad corpus, rather than isolated anecdotes.

Case comparisons form another method. For instance, we compare different national contexts: South African neo-prophetic churches (where selling holy water and televangelists are prominent (**Ramantswana & Sebetseli, 2021**) versus Nigerian megachurches (where prosperity preaching meets rampant inequality (Smith, 2021), and Western megachurches (where faith branding and consumer marketing are well-documented (Einstein, 2008). This cross-case lens reveals how contextual factors (economic, political, media) shape ministry commercialization differently.

Throughout, we ensure rigor by triangulating sources: claims about corruption, for example, are substantiated by both academic analysis (Smith, 2021) and investigative journalism. We also note limitations: our focus on published material may underrepresent grassroots dissent, but the use of NGO and media reports helps balance official narratives. Ethical considerations included citing all sources faithfully and avoiding confidential data.

Findings & Discussion

RQ1: Institutional & Market Drivers of Commercialization

Findings: Churches operate increasingly in a **religious marketplace**. In neoliberal contexts, congregations behave like consumers, expecting value for donations, while churches compete for followers. For example, Mara Einstein notes “televised sermons are again advertising in and of themselves” and the entire web presence “becomes almost exclusively a marketing message (what we can do for you) while the web site closes the sale” (Einstein, 2018). Institutional Theory suggests that when religious boundaries weaken, churches mimic corporate marketing to stay relevant(Ramantswana & Sebetseli, 2021).

South African studies confirm these pressures. The neoprophetic churches have “market-driven” strategies including media branding and international outreach, competing for a “religious market share”(Ramantswana & Sebetseli, 2021). The neoliberal era in South Africa led to privatization and deregulation, pulling religion “towards the market’s domain”(Ramantswana & Sebetseli, 2021); congregants travel globally to see “brand pastors” (e.g. TB Joshua’s church in Nigeria attracting visitors from SA (Ramantswana & Sebetseli, 2021). Similarly, in Nigeria, Pentecostal churches have adopted entrepreneurial models: new congregations spring up constantly, with pastors often savvy in media and marketing techniques (Smith, 2021). These churches adopt logos, slogans, and branded programs (cf. Finding [13]) analogous to consumer brands.

Crucially, the prosperity gospel itself institutionalizes a market logic into faith: people are taught to “name it and claim it,” effectively expecting a return on “spiritual investments” (Mashau & Kgatle, 2019). Gitonga defines commercializing the Gospel as treating it “either as a commodity for sale” or “as an object of investment for personal aggrandizement” (Mashau & Kgatle, 2019). In practice, congregants are encouraged to give money to receive healing or blessing, just like a transaction (Manyike & Zondi, 2018).. This creates a feedback loop: pastors market miracle products (holy oil, anointing cloths) to needy populations, promising material miracles (Ramantswana & Sebetseli, 2021).

Discussion: These findings illustrate how macro drivers (poverty, inequality, technology) and institutional mimicry force churches to become market-savvy. The normative force of “big is beautiful” (Erickson) means success is measured in flashy auditoriums and high (Manyike & Zondi, 2018). Agency Theory would warn that this creates perverse incentives: pastors may prioritize growth metrics over congregants’ spiritual well-being. Virtue Ethics then critiques this model: does it promote humility or pride? Many churches seem to equate God’s favor with material success, reversing traditional Christian ethos. The tension is stark: while leaders rail against secular

corruption, they simultaneously justify their own wealth as divine reward (Smith, 2021). As Smith observes, followers interpret leaders' wealth as blessing, despite expecting fairness in secular affairs (Smith, 2021). Theologically, this raises concerns of idolatry of wealth and theological distortion – central ethical issues we address later.

RQ2: Branding Strategies & Market-Oriented Ministry Practices

Findings: A clear theme is the **"faith branding"** of pastors and churches. Many Pentecostal ministries now operate under personal brands: e.g., "Joel Osteen Ministries" vs. Lakewood Church (Einstein, 2018), or Nigeria's Prophet Shepherd Bushiri branding himself as "Major 1" (Ramantswana & Sebetseli, 2021). Mara Einstein calls televangelists themselves the brand: "It is the televangelists that are the faith brands and not their churches"(Einstein, 2018). They extend brands through books, merchandise, and media channels (Einstein, 2018).

In practice, churches deploy corporate marketing techniques. They hire professional media teams, invest in high production values (lighting, video, social media) to 'market' their services (Einstein, 2018). Content is crafted to match brand image: for positive-image preachers like Osteen, sermons are "overwhelmingly positive and uplifting without mention of sin or salvation"(Einstein, 2018). Nigerian churches run television and radio stations, broadcast healing crusades on billboards, and have aggressive online presence (Simith, 2021). They also borrow from secular advertising: rotating slogans on screens (e.g. "Join us every 6am for Power Must Change Hands"), selling sermon DVDs and branded jewelry (Ramantswana & Sebetseli, 2021).

Financially, "tithing" and "seed offerings" are packaged as **investment schemes**, promising multiplied returns. Leaders market "holy water" and religious artifacts with miracle claims (Manyike & Zondi, 2018), and some install ATMs on church grounds to spur giving (Manyike & Zondi, 2018). Like consumer brands, ministries track conversion and engagement metrics: attendance counts, donation levels, online followers. Growth is equated with spiritual success (Einstein, 2018).

Discussion: These branding strategies blur ecclesial and economic roles. Institutional theory would say churches adopt these practices to gain legitimacy in a consumer culture (Einstein, 2018). However, Agency Theory highlights that branding strengthens pastoral control: by centering on a charismatic leader, followers become attached to the person not the institution (Einstein, 2018). As a result, accountability erodes: the leader's brand overshadows formal governance (the "celebrity cult" of leadership)(Einstein, 2018). Virtue ethics critics argue this turns faith into a popularity contest and commodifies the Gospel itself (the "sermon is an infomercial" (Einstein, 2018). Theologically, treating God's message like a consumer product (with packaging

and upsells) raises questions: Is the church ministry now about “what we can do for you” (marketing) rather than “what you can do for God” (true discipleship)? The findings suggest this model privileges charism and comfort over challenge and sacrifice, with damaging long-term effects on spiritual formation.

RQ3: Financial Behaviors and Doctrinal Shifts

Findings: Financially, many ministries emphasize constant giving as a pathway to blessing. In commercialized contexts “members are deceived to believe the more money they pay, the more blessings they will receive”(Manyike & Zondi, 2018). This mirrors Pentecostal prosperity teaching but with a transactional feel. Studies find African charismatic churches equating donations with a contract with God (Manyike & Zondi, 2018). Contemporary leaders openly preach wealth accumulation: “God wants you rich” themes are common (Mudimeli, et all.,2023). Media and investigative reports reveal cases of extravagant pastor lifestyles financed by congregant tithes (Smith, 2021). For instance, in Nigeria rumors abound of pastors acquiring jets and mansions, prompting critiques of “corruption” (Smith, 2021).

Doctrinally, prosperity gospel merges with cultural expectations of economic progress. Some Pentecostals teach that poverty is a sign of insufficient faith (Mudimeli, et al.,2023) . In contrast, critics argue such teachings distort scripture and prey on the vulnerable (Mudimeli, et al., 2023). Our sources indicate shifting emphasis from communal salvation to personal self-improvement (spiritual version of “pull yourself up by faith” rhetoric). Liturgies may incorporate pledge drives, and “anointing ceremonies” where believers buy consecrated items for miracles (Manyike & Zondi, 2018).

Discussion: Financialization and doctrinal shifts are deeply intertwined. Agency Theory suggests that when leaders’ income depends on donations, they have incentive to frame theology that maximizes giving (e.g. emphasizing divine repayment) (Resane, 2017). This risks turning the Gospel into a gospel of money. Theologically, these practices conflict with virtues like generosity (giving without compulsion), and humility (warning against boasting in wealth). Virtue ethics would critique the simplification of complex Biblical promises into a formulaic exchange. Ethically, treating prayer and sacraments as commodities undermines the sacred. The African Ubuntu counter-perspective suggests communal sharing and solidarity should replace “sacred investment” (Mashau & Kgatle, 2019).

RQ4: Governance Failures and Ethical Implications

Findings: Unchecked commercialization has led to **governance and ethical crises**. Both academic and media sources document lack of transparency in church finances. The South African CRL Commission reported pastors charging fees for prayer and

blessing, and even selling spiritual items to “encourage tithes” (Manyike & Zondi, 2018). Governance structures are often minimal; many ministries operate without independent boards or external audits. Instead, a “celebrity cult” around pastors prevails (Manyike & Zondi, 2018). Pastors in breakaway churches accrue property and business ventures (radio stations, hotels) financed by church funds (Manyike & Zondi, 2018). Occasional scandals—collapsed buildings, accused fraud—make headlines in Africa, highlighting deadly negligence and exploitation.

Ethical implications are profound. Theologically, commercialization challenges doctrines of stewardship and service. Christian ministry traditionally values *diakonia* (servant leadership) and mutual accountability. The rise of hierarchical “CEO-pastor” models violates scriptural patterns (e.g. Acts elders model). Agency theory warns that without accountability, pastors can “switch bait” or manipulate congregants (Manyike & Zondi, 2018). Virtue ethics would emphasize that integrity, honesty, and justice are compromised when money overrides mission. For instance, psychologists note congregants in some prosperity churches feel psychologically pressured to give far beyond means, believing their lack of faith causes stagnation (Manyike & Zondi, 2018). This constitutes spiritual harm and socio-economic injustice.

Discussion: In practice, we see “governance failures” as products of the commercial paradigm. When success is defined by attendance and revenue, churches prioritize growth and profit. This often leads to sidelining traditional ecclesiastical checks. For example, Shupe et al. (cited in [9]) note how possessions and wealth become visible signs of leader success, deterring critique (Manyike & Zondi, 2018). Agency Theory indicates congregants may lack effective representation; donors unwittingly empower agents (pastors) who may act contrary to their interests. The lack of transparency breaches ethical norms of stewardship. Theologically, this betrays communal discipleship: it isolates power, erodes trust, and makes ministry transactional.

Case Illustrations

To ground our analysis, consider illustrative cases:

- **Enlightened Christian Gathering (ECG, South Africa):** Founded by Shepherd Bushiri (“Major 1”), ECG exemplifies faith branding (Ramantswana & Sebetseli, 2021). Bushiri’s image and name drive ministry, supported by branded merchandise. However, media reported controversial wealth (private jets) and allegations of fraud, reflecting agency abuse (Ramantswana & Sebetseli, 2021).
- **Alleluia Ministries International (South Africa):** Led by Alph Lukau, known for televised “resurrections,” it markets a powerful miracle narrative. Followers pay

for miracle services; the pastor's persona is central (brand). Critics argue this blurs faith and spectacle.

- **Mountain of Fire and Miracles Ministries (Nigeria):** A Pentecostal denomination focusing on deliverance from curses. It charges "deliverance fees," selling anointing water and candle oil. Government audits have raised concerns about accountability of these funds.
- **Joyce Meyer Ministries (USA):** As a Christian counseling megachurch, it epitomizes faith branding and marketing in the West (Einstein, 2018). Its abundant media presence and book sales fund extensive global outreach, but it has faced criticism for opulent leadership homes and lack of financial disclosure.

Each case shows how branding, giving practices, and leadership converge. They reinforce our patterns: institutions adopting corporate styles, pastors as brands, wealth accumulation, and doctrinal focus on personal success.

Conclusion & Actionable Recommendations

Our study synthesizes theoretical and empirical insights: commercialization in Christian ministry arises from converging institutional and agency forces, yielding both innovation and abuse. Theoretically, Institutional Theory explains why churches adopt business practices to compete in a global religious economy (Ramantswana & Sebetseli, 2021), while Agency Theory reveals how financial incentives and lack of oversight can corrupt pastoral motives (Manyike & Zondi, 2018). Virtue Ethics underscores the moral erosion when humility and love for neighbor are supplanted by profit and prestige (Einstein, 2018). Empirically, globalization and technology amplify these trends: congregants worldwide tune into the same prosperity messaging, blurring cultural boundaries.

Recommendations: To "recover" ministry from an unchecked marketplace ethos, we propose multi-tiered strategies:

- **Theological Seminaries & Training:** Re-emphasize classical ministerial virtues and critically engage with economics. Curricula should include ethics and governance (drawing from agency/institutional theory) to prepare leaders for transparency. Incorporate modules on responsible stewardship and cultural awareness (e.g. Ubuntu). Encourage field practicums in diverse contexts to avoid insularity. *Monitoring:* Evaluate seminary outcomes by tracking alumni ministry practices (e.g. audited financials, 360° feedback from congregants).
- **Church Governance Reforms:** Encourage adoption of transparent governance frameworks. For example, tiered oversight (elders/deacons) and financial disclosure akin to non-profit standards. Churches could implement *balanced scorecards* measuring not just growth but also community impact and charity.

Develop congregant 'parishioner charters' outlining rights (e.g. info on spending, pastoral obligations). Professionalize roles (appoint CFOs, audit committees). *Indicators:* Publicly accessible financial reports; percentage of church income spent on mission vs administration; external audit frequency.

- **Policy & Legal Measures:** Governments should clarify that churches qualify as non-profits but must adhere to basic financial reporting. For instance, Nigeria's CAC could mandate annual budgets for religious bodies or independent trustees for large congregations. Globally, interfaith watchdogs (like the World Council of Churches or NGO Coalitions) can issue guidelines and ethical certification for churches (e.g. a "Fair Ministry" accreditation). *Monitoring:* Count of churches complying with reporting; number of enforcement actions on fraudulent ministries.
- **Christian Media & Watchdog Pressure:** Christian media outlets should investigate and expose commercialization excesses. Platforms like Dateline can partner with theologians to produce balanced reporting. Foster congregational literacy through podcasts/sermons about healthy giving and ecclesiology (e.g. "stingy vs. sacrificial economy" teaching). Online communities can rate churches on ethics. *Metrics:* Media articles and exposés on church accountability; surveys of congregant trust in ministry finance.

We suggest an evaluation **framework**: each recommendation should track **scalability** (applicability to small to mega churches), **equity** (ensuring rural and urban congregations benefit), and **monitoring indicators** (as noted above). For example, a mid-sized Pentecostal denomination might pilot a new governance charter (scale-up by denomination networks), measure congregant satisfaction change, and adjust. International bodies could share best practices across contexts.

Synthesis: Ultimately, integrating our frameworks, the church can resist commodification by reinforcing spiritual end-goals over market ends. Institutional checks (policy, peer networks) and virtuous leadership (rooted in humility, generosity) must counterbalance competitive pressures. Seminaries can shape a new generation that sees ministry not as a business venture but as a sacred vocation demanding integrity. The global Christian community is thus called to self-regulate and self-examine: is ministry mission or merchandise? Our recommendations aim to tip the balance toward the former.

Future Research & Foresight

We identify three research directions and speculate on future scenarios:

1. **AI and Virtual Ministry:** With AI-driven chatbots and virtual pastors emerging, how will automation affect commercialization? Future studies should examine AI "preachers" as brands, and whether machine-led services can be monetized. Scenario: Churches using VR worship may sell subscriptions to "premium spiritual experiences." Research should anticipate ethical frameworks for digital evangelism and the risk of "algorithmic prosperity preaching."
2. **Digital Globalization of Faith:** Investigate how social media evangelists operate transnationally. Comparative ethnographies could study how Western prosperity messages are adapted in African/Asian contexts. Scenario: A Nigerian pastor with a YouTube channel draws a global audience, blurring denominational lines. What governance and cultural tensions arise when spiritual products cross borders?
3. **Sustainability and Equity:** Explore alternative economic models in church, such as cooperative ownership of church-run businesses (farm, microfinance) that promote communal welfare over individual wealth. Scenario: Congregations implement "Stewardship Economy" initiatives, redirecting tithes to collective enterprises. Researchers could measure impacts on local poverty and church-community relations.
4. **Religion & Market Regulation:** Study how states might regulate religious economies. Scenario: A regulatory body requires large churches to register commercial activities (book stores, media arms) separately from worship activities. Research could forecast the effects of such policies on religious freedom and market behavior.
5. **Theology of Economics:** Theologians can develop fresh doctrines countering commodification (e.g. new "theology of sufficiency" responding to consumerism). Scenario: A global synod issues a declaration on "Church and Market Ethics," influencing seminary curricula. Future work could trace the adoption and effect of such declarations on church practice.

Over the next 10–15 years, we foresee ministry trends shaped by **hyperconnectivity and commodification**. AI may personalize faith (bot spiritual advisors), globalization may yield mega-networks of churches (branded franchises like Starbucks), and digital media will make sanctuary and shopping mall increasingly indistinguishable. Unless checked by moral vision, religion could become another "product of self-optimization" (echoing welfare capitalism) (Einstein, 2018). However, a parallel counter-trend may emerge: younger believers demanding authenticity and community (resisting consumerist faith). Future scenarios must consider both utopian (church as community-cooperative) and dystopian (church as marketplace) trajectories.

In conclusion, by marrying rigorous business analysis with deep theological reflection, this study charts a path for the church to navigate market forces without losing its soul.

It calls the global Christian community to vigilance, creativity, and above all, faithfulness to the Gospel's uncommodifiable core.

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